(a) what are the details of the Commercial Banks which have extended loan facilities on liberal terms and conditions for giving boost to the Housing Sector in Delhi;

(b) whether the benefits stated at (a) above have been made available to the individual borrowers who happened to be the members of a particular Group Housing Society in Delhi;

(c) whether a member of Group Housing Society having already availed first loan facility from his employer, can also get the 2nd loan to cover his deficit for completing his housing project, especially when he is unable to mortgage that very property second time due to legal complications to the bank for the second loan; and

(d) if the reply to part (c) above be in negative, in what manner such needy persons can get the second loan from any bank to cover his deficit/complete the house without the complication for arranging second mortgage of his property, in case he is a person serving in the Government/Public Sector Undertakings?

THE MINISTER OF STATE IN THE DEPARTMENT OF ECONOMIC AFFAIRS IN THE MINISTRY OF FINANCE (SHRI EDUARDO FALEIRO): (a) and (b) The Reserve Bank of India has advised all Scheduled Commercial Banks operating in all States including the Union Territory of Delhi to provide credit to housing sector on liberal terms and conditions set out in its letter dated 2nd November, 1988. The credit is to be provided to individuals for construction/buying of houses/flats. The members of the Group Housing Societies will also be eligible to bank credit.

(c) and (d) Yes, Sir. As per Reserve Bank of India's guidelines, in the case of individuals who might have raised funds for construction/acquisition of accommodation from other sources and need supplementary finance, banks may extend (credit) the overall ceilings of Rs. 3 lakhs after obtaining pari-passu or second mortgage charge over the property mortgaged in favour of other lenders and/or against such other security as they may deem appropriate. The supplementary finance will also be given under the usual terms and conditions.

2939. [*Transferred to the 11th August, 1989*]

Demand of the small coffee growers association

2940. SHRI D. B. CHANDRE GOWDA: Will the Minister of COMMERCE be pleased to state:

(a) whether it is a fact that the Small Coffee Growers Association has submitted a memorandum of demands to the Central Government;

(b) whether the Association has also urged to make suitable amendments in the Coffee Board Act; and

(c) if so, what are the details of the demands and the action taken by Government in this regard so far?

THE MINISTER OF STATE IN THE MINISTRY OF COMMERCE (SHRI P. R. DAS MUNSHI): (a) to (c) No memorandum as such has been received from 'the small Coffee Growers Association.' However, some other planter association have *inter-alia* requested for amendment of the Coffee Act to give more representation to small coffee growers.

As the present set up of the Coffee Board already gives a balanced representation to all the interests including that of small growers, the Government does not consider it necessary to make any such amendment.

Export of tea

2941. SHRI RATNA BAHADUR RAI: Will the Minister of COMMERCE be pleased to state:

(a) what was the quantity of tea exported during 1987-88 and so far during 1988-89;